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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/867,645	05/31/2001	Marc Jeston Byrd	06502.0342	7993

22852 7590 04/07/2006

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EXAMINER	
HARBECK, TIMOTHY M	
ART UNIT	**PAPER NUMBER**
3628	

DATE MAILED: 04/07/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/867,645	BYRD ET AL.	
	Examiner	Art Unit	
	Timothy M. Harbeck	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *27 March 2006*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-29* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-29* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date *2/11/2004*, 5/5/04, 10/26/04, 2/03/05
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 8-10 are rejected under 35 U.S.C. 102(e) as being anticipated by Haseltine (US PAT 6,578,015 B1).

Re Claim 8: Haseltine discloses methods, devices and systems for electronic bill presentment and payment comprising:

- A consolidator module (FIG 3, 350 and 360)
- A biller module connected to the consolidator module (310, 320, 330) wherein the biller module includes
    1. biller independent sub modules for communicating with the consolidator modules (Column 10, lines 11-43; thick consolidators maintain databases of accounts related to the various billers)
    2. biller-dependent modules for retrieving information from data stored by the biller (Column 11, line 1-15; thin consolidators access information maintained at the biller sites)

3. An interface enabling the biller-independent submodules to interact with the biller dependent submodules (Column 11, lines 1-22; the system interfaces the information obtained at the biller site, with account information maintained at the consolidator and payment processing capabilities at the consolidator as well).

Re Claim 9: Haseltine discloses the claimed system supra and further discloses wherein the consolidator module includes

- A bill presentment and payment module (Column 10, lines 26-32)
- A client object, connected to the bill presentment and payment module (Column 10, lines 26-32; client "views and/or pays his or her bills")

Re Claim 10: Haseltine discloses the claimed system supra and further discloses wherein the bill presentment and payment module provides an interface for accepting registration and requests from the customer (Column 8 lines 65-66; HTML interface)

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1-7 and 14-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Haseltine et al (US 6,578,015 B1) in view of Newswire (PR Newswire. "Sun-

Netscape Alliance's New Internet Billing Consolidation Application to Help Make Internet Billing a Reality for Consumers." New York: Dec 6, 1999, 4 pages).

Re Claim 1: Haseltine discloses methods, devices and systems for electronic bill presentment and payment comprising:

- Receiving customer registration information, including information sufficient to identify the customer (Column 8, line 65- Column 9 line 11).
- Providing the customer identification information to one of the billers as part of a first request indicating enrollment in the bill presentment and payment system (Column 9 line 11-33).
- Permitting access by the customer to billing information from the one of the billers (Column 3, lines 1-18)

Haseltine does not explicitly disclose the step wherein the customer is permitted access to the billing information at an unscheduled time. Newswire discloses a similar online bill payment and presentment system that discloses customers can access their bills "more than just once a month, (page 2, paragraph 5)" which is in reference to the old way of sending a single scheduled bill at monthly intervals. It would have been obvious to anyone skilled in the ordinary art at the time of invention to include the teachings of Newswire to the disclosure of Haseltine so that a customer can access their account information anytime they choose. Many of these accounts are dynamic and it would be useful to know the real time status of these accounts, as opposed to just receiving a consolidated bill once a month. A customer could therefore better keep track of their outstanding bills and have a timely picture of their finances.

Re Claim 2: Haseltine in view of Newswire discloses the claimed method supra and Haseltine further discloses the step of transmitting a second request to the one of the billers to access billing information; and receiving the billing information from the one of the billers (Column 10 line 11- Column 11 line 15).

Re Claim 3: Haseltine in view of Newswire discloses the claimed method supra and Haseltine further discloses wherein the first request is independent of the biller (Column 8 line 65-Column 9, line 19).

Re Claim 4: Haseltine in view of Newswire discloses the claimed method supra and Haseltine further discloses wherein the billing information includes at least one of a customer profile or billing data associated with the customer (Column line 31-33 and Column 10, line 15-33)

Re Claim 5: Haseltine in view of Newswire discloses the claimed method supra and Haseltine further discloses wherein the customer identification information includes one or more of name, address, phone number, e-mail address, social security number, date of birth or account number (Column 9, line 13-19).

Re Claim 6: Haseltine discloses methods, devices and systems for electronic bill presentment and payment comprising:

- Receiving, from a requesting IBPP system, a request for information associated with a customer (Column 10 line 44-52). The step of logging on represents an implied request for information.
- Retrieving the requested information (Column 10, lines 52-65)

- Forwarding the retrieved information to the requesting IBPP system (Column 10, lines 52-65)

Haseltine does not explicitly disclose wherein the retrieved information is forwarded at an unscheduled time. Newswire discloses a similar online bill payment and presentment system that discloses customers can access their bills "more than just once a month, (page 2, paragraph 5)" which is in reference to the old way of sending a single scheduled bill at monthly intervals. It would have been obvious to anyone skilled in the ordinary art at the time of invention to include the teachings of Newswire to the disclosure of Haseltine so that a customer can access their account information anytime they choose. Many of these accounts are dynamic and it would be useful to know the real time (or at least daily instead of monthly) status of these accounts, as opposed to just receiving a consolidated bill once a month. A customer could therefore better keep track of their outstanding bills and have a timely picture of their finances.

Re Claim 7: Haseltine in view of Newswire discloses the claimed method supra and Haseltine further discloses the steps of transforming the retrieved information to a format accepted by the requesting IBPP system and forwarding the transformed information to the requesting IBPP system (Column 3, lines 1-18 and Column 11 lines 31-38).

Re Claims 14-20: Further computer readable medium claims would have been obvious in order to implement previously rejected method claims 1-7, respectively and are therefore rejected using the same art and rationale.

Claims 11-13 and 21-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Haseltine.

Re Claim 11: Haseltine discloses the claimed system supra but does not explicitly disclose wherein the biller module includes

- A server object, which receives a request from the consolidator module
- A request handler, connected to the server object; and
- An implementation object which receives the request from the request handler

However Haseltine does disclose an example wherein the consolidator module request information from the biller, the biller handles this request and further implements the request (Column 11, line 5-14). In this case the consolidator is requesting account information for a particular customer that is maintained at the biller site. By means of a linked URL this information is handled by the biller site in a way in which the biller site can determine the appropriate account requested, and implemented by connecting said account information to the consolidator and the associated customer. While not explicitly disclosing a server object, request handler and implementation object, these system components (or similar components representing a design choice) would have been obvious in order to execute the disclosed example, yielding a tangible result.

Re Claim 12: Haseltine discloses the claimed system supra but does not explicitly disclose wherein the biller independent module includes

- A server object, which receives a request from the consolidator module
- A request handler, connected to the server object; and

- An implementation object which receives the request from the request handler

However, Haseltine does disclose that the thick consolidator utilizes an internal database of account biller information independent from the biller site (See Fig 4). Furthermore Haseltine discloses that customers can utilize the consolidator module to request information from said independent modules, which in turn receive the request and then further process and implement said request in the form of the customers account information and billing data while preserving the billers identities (Column 10, lines 15-33). While not explicitly disclosing a server object, request handler and implementation object, these system components (or similar components representing a design choice) would have been obvious in order to execute the disclosed example, yielding a tangible result.

Re Claim 13: Haseltine discloses the claimed system supra and further discloses wherein the implementation object is configured to implement the interface, based on information included in the request (Column 10, lines 26-32). By logging on the customer is, in effect, requesting access to their account information which is then implemented via an HTML or other web based interface.

Re Claim 21: Haseltine discloses the claimed system supra but does not explicitly disclose wherein the biller module includes:

- Receiving customer registration information, including information sufficient to identify the customer (Column 8, line 65- Column 9 line 11).

- Providing the customer identification information to one of the billers as part of a first request indicating enrollment in the bill presentment and payment system (Column 9 line 11-33).

Haseltine does not explicitly disclose wherein the request is provided to the biller in accordance with a bill data exchange protocol. However Haseltine does note that the billers would be "contracted with the consolidator"(Column 10, lines 26-32). It would have been obvious to anyone skilled in the ordinary art to include a bill exchange protocol between the consolidator and the billers so that there would be some type of standard information exchange that can be relayed to the customer. The motivation for this would be at least two-fold. First it would allow for the efficient transfer of information from the biller to the consolidator, as there will be an expectation of the type of data to be sent and received. And second, the customer will receive like data from all billers (i.e. account balance, usage summary), and not have different information for each, allowing for more efficient navigation of the consolidator.

Re Claim 22: Haseltine discloses methods, devices and systems for electronic bill presentment and payment comprising:

- Receiving, from a requesting IBPP system, a request (Column 10 line 44-52). The step of logging on represents an implied request for information.
- Retrieving the billing data based on the request (Column 10, lines 26-32)

- Forwarding the retrieved information to the requesting IBPP system (Column 10, lines 26-32)

However, Haseltine does not explicitly disclose wherein the retrieved data is provided to the requesting IBPP system in accordance with a bill data exchange protocol. However Haseltine does note that the billers would be "contracted with the consolidator"(Column 10, lines 26-32) and furthermore would provide certain types of standard information (bill summary data and bill detail data). It would have been obvious to anyone skilled in the ordinary art to include a bill data exchange protocol between the consolidator and the billers so that there would be some type of standard information exchange that can be relayed to the customer. The motivation for this would be at least two-fold. First it would allow for the efficient transfer of information from the biller to the consolidator, as there will be an expectation of the type of data to be sent and received. And second, the customer will receive like data from all billers (i.e. account balance, usage summary), and not have different information for each, allowing for more efficient navigation of the consolidator.

Re Claim 23: Haseltine discloses methods, devices and systems for electronic bill presentment and payment comprising:

- Receiving customer registration information, including information sufficient to identify the customer (Column 8, line 65- Column 9 line 11).
- Providing the customer identification information to one of the billers as part of a first request indicating enrollment in the bill presentment and payment system (Column 9 line 11-33).

Haseltine does not explicitly disclose the step of permitting real time access by the customer to billing information from the one of the billers. However it was notoriously well known in the art at the time of invention to utilize the Internet for real-time information exchange and dissemination. Furthermore Haseltine notes that the "workflow process allows the bill data after validation to be loaded quickly in the active area (Column 5, lines 64-65)." While not explicitly noting "real-time," it would have been obvious to anyone skilled in the ordinary art at the time of invention to permit access to the information as quickly (i.e. real time) as possible to both save time and provide information as accurately as possible, since this type of financial information is very dynamic (i.e. constantly changing). Any delays in information processing may result in information that is not currently correct since an amount of time would have passed since the request was entered.

Re Claim 24: Haseltine discloses the claimed method supra and further discloses the step of transmitting a second request to the one of the billers to access billing information; and receiving the billing information from the one of the billers (Column 10 line 11- Column 11 line 15).

Re Claim 25: Haseltine discloses the claimed method supra and further discloses wherein the first request is independent of the biller (Column 8 line 65-Column 9, line 19).

Re Claim 26: Haseltine discloses the claimed method supra and further discloses wherein the billing information includes at least one of a customer profile or

billing data associated with the customer (Column line 31-33 and Column 10, line 15-33)

Re Claim 27: Haseltine discloses the claimed method supra and further discloses wherein the customer identification information includes one or more of name, address, phone number, e-mail address, social security number, date of birth or account number (Column 9, line 13-19).

Re Claim 28: Haseltine discloses methods, devices and systems for electronic bill presentment and payment comprising:

- Receiving, from a requesting IBPP system, a request for information associated with a customer (Column 10 line 44-52). The step of logging on represents an implied request for information.
- Retrieving the requested information (Column 10, lines 52-65)

Haseltine does not explicitly disclose the step of forwarding the retrieved information to the requesting IBPP system in real time. However it was notoriously well known in the art at the time of invention to utilize the Internet for real-time information exchange and dissemination. Furthermore Haseltine notes that the "workflow process allows the bill data after validation to be loaded quickly in the active area (Column 5, lines 64-65)." While not explicitly noting "real-time," it would have been obvious to anyone skilled in the ordinary art at the time of invention to permit access to the information as quickly (i.e. real time) as possible to both save time and provide information as accurately as possible, since this type of financial information is very dynamic (i.e. constantly changing). Any delays in information processing may result in

information that is not currently correct since an amount of time would have passed since the request was entered.

Re Claim 29: Haseltine in view of Newswire discloses the claimed method supra and Haseltine further discloses the steps of transforming the retrieved information to a format accepted by the requesting IBPP system and forwarding the transformed information to the requesting IBPP system (Column 3, lines 1-18 and Column 11 lines 31-38).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Timothy M. Harbeck whose telephone number is 571-272-8123. The examiner can normally be reached on M-F 8:30-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 571-272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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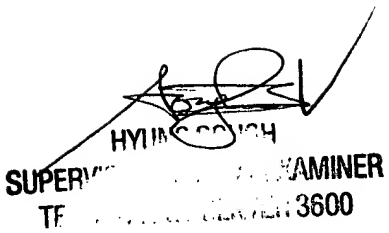
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